

Billing cycle change	Free	Free	Free	Free	Free	Free
Overseas courier fee	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees	Charged based on actual courier fees
Travel Insurance Fee	N/A	Free	Free	Free	Free	Free
Standing instruction % changing fee	Free	Free	Free	Free	Free	Free
Image Card fees						
Image Card service fee-Gallery Images	Rs 500	Rs 500	Rs 500	Rs 500	N/A	Rs 500
Image Card service fee-Own Images	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000	N/A	Rs 1,000
Image Replacement fee (Additionally Card replacement fees will not be applicable)	Rs. 2,000	Rs. 2,000	Rs. 2,000	Rs. 2,000	N/A	Rs. 2,000
Image Renewal fee	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000	N/A	Rs 1,000
Service Fees						
SMS Alert - Per Annum	Rs. 300	Rs. 300	Rs. 300	Rs. 300	Rs. 300	Rs. 300
Transaction Fees						
Monthly Spend Commitment for LKR 30,000	N/A	N/A	N/A	500/-	N/A	
Markup for foreign transactions **	4%	4%	4%	4%	4%	4%
Govt Stamp Duty **	Standard	Standard	Standard	Standard	Standard	Standard
Fuel Surcharge	1%	1%	1%	1%	1%	1%

** LKR 25.00 will be charged for every LKR1,000 spent on foreign transactions (Government Stamp Duty).

** In order to mitigate the risk of exchange rate variances, all Card transactions done at overseas merchants/service providers and websites registered outside of Sri Lanka but billed in Sri Lankan Rupees (LKR) in the form of Dynamic Currency Conversion or Multi-Currency Transactions will attract a Processing Fee of minimum 4% on the LKR transaction value.

** Rates are subjected to market rate fluctuations.